Fill in this information to identify your case:

Debtor 1   **Frank**   **McDonald**
_____
              First Name   Middle Name   Last Name

Debtor 2
(Spouse, if filing) First Name   Middle Name   Last Name
_____

United States Bankruptcy Court for the: _____**Eastern**_____ District of _**Pennsylvania**_

Case number   **25-10935**
(if known)   _____

☑ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims   12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B:* Property (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1:	List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**
    ☑ No. Go to Part 2.
    ☐ Yes.

Part 2:	List All of Your NONPRIORITY Unsecured Claims

3. **Do any creditors have nonpriority unsecured claims against you?**

    ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
    ☑ Yes

4. **List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1	**Cornerstone**	**Last 4 digits of account number**	0 7 0 5	**$3,050.00**

Nonpriority Creditor's Name

120 N Seven Oaks Drive
_____
Number   Street

When was the debt incurred?   **2/1/2023**

_____

Knoxville, TN 37922
_____
City   State   ZIP Code

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
☑ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify _____

Is the claim subject to offset?
☑ No
☐ Yes

Debtor 1	**Frank**	**McDonald**	Case number *(if known)* **25-10935**
	First Name	Middle Name	Last Name	

Part 2:	**Your NONPRIORITY Unsecured Claims — Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	**Total claim**

4.2

Cornerstone	**Last 4 digits of account number**	**0 7 0 5**	**$1,764.00**

Nonpriority Creditor's Name

120 N Seven Oaks Drive

Number   Street

When was the debt incurred?   **2/1/2023**

Knoxville, TN 37922

City   State   ZIP Code

As of the date you file, the claim is: Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ❑ Debtor 2 only
- ❑ Debtor 1 and Debtor 2 only
- ❑ At least one of the debtors and another
- ❑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ❑ Other. Specify _____

Is the claim subject to offset?
- ☑ No
- ❑ Yes

4.3

Credit One Bank	**Last 4 digits of account number**	**0 4 5 8**	**$607.00**

Nonpriority Creditor's Name

Attn: Bankruptcy

6801 S Cimarron Rd

Number   Street

When was the debt incurred?   **9/1/2023**

Las Vegas, NV 89113-2273

City   State   ZIP Code

As of the date you file, the claim is: Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ❑ Debtor 2 only
- ❑ Debtor 1 and Debtor 2 only
- ❑ At least one of the debtors and another
- ❑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **CreditCard**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

Debtor 1	**Frank**	**McDonald**	Case number *(if known)* **25-10935**
	First Name	Middle Name Last Name	

Part 2:	**Your NONPRIORITY Unsecured Claims — Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	**Total claim**

4.4

Fst Premier	**Last 4 digits of account number** **7** **2** **7** **6**	**$759.00**

Nonpriority Creditor's Name

3820 N Louise Ave

Number   Street

When was the debt incurred?   **7/17/2019**

Sioux Falls, SD 57107

City   State   ZIP Code

As of the date you file, the claim is: Check all that apply.

❑ Contingent
❑ Unliquidated
❑ Disputed

Who incurred the debt? Check one.

☑ Debtor 1 only
❑ Debtor 2 only
❑ Debtor 1 and Debtor 2 only
❑ At least one of the debtors and another
❑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

❑ Student loans
❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
❑ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify   **CreditCard**

Is the claim subject to offset?

☑ No
❑ Yes

4.5

Halsted Financial	**Last 4 digits of account number** __ __ __ __	**unknown**

Nonpriority Creditor's Name

PO Box 828

Number   Street

When was the debt incurred?

Skokie, IL 60076

City   State   ZIP Code

As of the date you file, the claim is: Check all that apply.

❑ Contingent
❑ Unliquidated
❑ Disputed

Who incurred the debt? Check one.

☑ Debtor 1 only
❑ Debtor 2 only
❑ Debtor 1 and Debtor 2 only
❑ At least one of the debtors and another
❑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

❑ Student loans
❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
❑ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify

Is the claim subject to offset?

☑ No
❑ Yes

Debtor 1	**Frank**		**McDonald**		Case number *(if known)* **25-10935**
	First Name	Middle Name	Last Name		

Part 2:	**Your NONPRIORITY Unsecured Claims — Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	**Total claim**

4.6

Jared-galleria/genesis	**Last 4 digits of account number** ___ ___ ___ ___	**$3,264.00**

Nonpriority Creditor's Name

Po Box 4485

Number   Street

When was the debt incurred? _____

Beaverton, OR 97076

City   State   ZIP Code

Who incurred the debt? Check one.

- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☑ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify _____

4.7

Lockhart Morris & Montgomery, Inc.	**Last 4 digits of account number** **4** **8** **0** **1**	**$2,300.00**

Nonpriority Creditor's Name

Attn: Bankruptcy Attn: Bankruptcy

1401 N Central Expressway , Ste 225

Number   Street

Richardson, TX 75080

City   State   ZIP Code

When was the debt incurred? **7/1/2024**

Who incurred the debt? Check one.

- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☑ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **CollectionAttorney**

Debtor 1	**Frank**		**McDonald**		Case number *(if known)* **25-10935**
	First Name	Middle Name	Last Name		

Part 2:	**Your NONPRIORITY Unsecured Claims** — **Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	**Total claim**

4.8

Lvnv Funding/Resurgent Capital
Nonpriority Creditor's Name

Attn: Bankruptcy

PO Box 10497
Number   Street

Greenville, SC 29603
City   State   ZIP Code

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Last 4 digits of account number   0 1 7 7

When was the debt incurred?   12/1/2022

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify   **FactoringCompanyAccount**

$1,046.00

4.9

Merrick Bank/Card Works
Nonpriority Creditor's Name

Attn: Bankruptcy

P.O. Box 5000
Number   Street

Draper, UT 84020-5000
City   State   ZIP Code

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Last 4 digits of account number   9 6 8 7

When was the debt incurred?   2/1/2022

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify   **CreditCard**

$866.00

Debtor 1   **Frank**   **McDonald**   Case number *(if known)* **25-10935**
  First Name   Middle Name   Last Name

Part 2:	**Your NONPRIORITY Unsecured Claims — Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	Total claim

4.10 **Nationwide**

Nonpriority Creditor's Name

One Nationwide Plaza

Number   Street

Columbus, OH 43215

City   State   ZIP Code

Who incurred the debt? Check one.

☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☑ No
☐ Yes

Last 4 digits of account number __ __ __ __

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify _____

$304.00

4.11 **Paramount Capital Group**

Nonpriority Creditor's Name

Attn: Bankruptcy

1150 1st Ave #1001

Number   Street

King of Prussia, PA 19406

City   State   ZIP Code

Who incurred the debt? Check one.

☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☑ No
☐ Yes

Last 4 digits of account number 5 4 5 1

When was the debt incurred? 2/1/2023

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify **InstallmentSalesContract**

$2,476.00

Debtor 1	**Frank**		**McDonald**		Case number *(if known)* **25-10935**
	First Name	Middle Name	Last Name		

Part 2:	**Your NONPRIORITY Unsecured Claims — Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	Total claim

4.12 **Radius Global Solution**
Nonpriority Creditor's Name

Attn: Bankruptcy Attn: Bankruptcy

7831 Glenroy , Ste 250
Number   Street

Edina, MN 55439
City   State   ZIP Code

Who incurred the debt? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Last 4 digits of account number   **6   0   2   0**

When was the debt incurred?   **3/1/2024**

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify **CollectionAttorney**

$1,597.00

4.13 **Santander Consumer Usa**
Nonpriority Creditor's Name

Attn: Bankruptcy

PO Box 961211
Number   Street

Fort Worth, TX 76161
City   State   ZIP Code

Who incurred the debt? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Last 4 digits of account number   **1   0   0   0**

When was the debt incurred?   **4/1/2019**

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify

$22,313.00

Official Form 106E/F   **Schedule E/F: Creditors Who Have Unsecured Claims**   page **7** of **10**

Debtor 1	**Frank**		**McDonald**		Case number *(if known)* **25-10935**
	First Name	Middle Name	Last Name		

Part 2:	**Your NONPRIORITY Unsecured Claims** – **Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	**Total claim**

4.14 **State Farm**

Nonpriority Creditor's Name

504 Bath Road

Number   Street

Bristol, PA 19007

City   State   ZIP Code

Who incurred the debt? Check one.

☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☑ No
☐ Yes

Last 4 digits of account number __ __ __ __

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify _____

Total claim: unknown

4.15 **U.S. Small Business Admin.**

Nonpriority Creditor's Name

Office of General Counsel

PO Box 3918

Number   Street

Portland, OR 97208

City   State   ZIP Code

Who incurred the debt? Check one.

☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☑ No
☐ Yes

Last 4 digits of account number __ __ __ __

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify _____

Total claim: $123,000.00

Debtor 1	**Frank**	**McDonald**	Case number *(if known)* **25-10935**
	First Name	Middle Name	Last Name

Part 2:	**Your NONPRIORITY Unsecured Claims — Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	**Total claim**

4.16 **Wells Fargo Bank NA**
Nonpriority Creditor's Name

Attn: Bankruptcy

1 Home Campus MAC X2303-01A 3rd Floor
Number   Street

Des Moines, IA 50328
City   State   ZIP Code

Who incurred the debt? Check one.

☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☑ No
☐ Yes

Last 4 digits of account number   **1   9   2   5**   **$301.00**

When was the debt incurred?   **7/1/2018**

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify   **CreditCard**

| Debtor 1 | **Frank** | **McDonald** | Case number *(if known)* **25-10935** |
| | First Name | Middle Name   Last Name | |

| Part 4: | Add the Amounts for Each Type of Unsecured Claim |

6. **Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.**

				Total claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.	**$0.00**
	6b.	**Taxes and certain other debts you owe the government**	6b.	**$0.00**
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.	**$0.00**
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d. +	**$0.00**
	6e.	**Total.** Add lines 6a through 6d.	6e.	**$0.00**

				Total claim
Total claims from Part 2	6f.	**Student loans**	6f.	**$4,814.00**
	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	**$0.00**
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.	**$0.00**
	6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i. +	**$158,833.00**
	6j.	**Total.** Add lines 6f through 6i.	6j.	**$163,647.00**

Fill in this information to identify your case:

Debtor 1	**Frank** **McDonald**	
	First Name Middle Name Last Name	
Debtor 2		
(Spouse, if filing)	First Name Middle Name Last Name	

United States Bankruptcy Court for the: **Eastern District of Pennsylvania**

Case number   **25-10935**
(if known)

☑ Check if this is an
amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☑ No

☐ Yes. Name of person _____. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).*

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Frank McDonald

Frank McDonald, Debtor 1

Date **04/02/2025**
     MM/ DD/ YYYY